

# SSA DISABILITY PROGRAMS

*and*

## THE TICKET TO WORK AND WORK INCENTIVES IMPROVEMENT ACT OF 1999

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# INTRODUCTION

- Many people with disabilities want to work
- SSA offers a package of work incentives to help them
- Work incentives allow beneficiaries to:
  - Test ability to work, and
  - Gradually become self-supporting
- Payments can still be received during their work efforts

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What is Disability?

Who can receive Benefits?

What are work incentives?

What is TWWIIA?

How does the Ticket work?

What other groups are involved?

What about the new partnerships?

# SSA's Definition of Disability

... inability to engage in any substantial gainful activity by reason of any medically determinable...impairment which can be expected to result in death or which has lasted or can be expected to last for...not less than 12 months.

# SSA DISABILITY PROGRAMS

- Social Security Disability Insurance (SSDI, Title II)
- Supplemental Security Income (SSI, Title XVI)

# Social Security Disability Insurance (SSDI)

- Insurance program based on work & earnings
- Earned enough quarters of coverage
- Disabled or blind under Social Security rules
- 5 month waiting period
- Benefits for dependents

# SSDI

- Paid from Social Security Disability Insurance Trust Funds
- Average Benefit
  - \$833/mo for worker
  - \$1,395/mo for worker, spouse & children
- Medicare after 24 months of entitlement

# Supplemental Security Income (SSI)

- Age 65, Blind or Disabled
- Based on Financial Need:  
income, resources, & living arrangements  
affect monthly payment amount
- Paid from General Tax Revenues
- No Waiting Period
- No Benefits for Dependents



# SSI

- Federal Benefit Rate (eff. 01/03)
  - Individual--\$552/mo
  - Couple--\$829/mo
- Some States Supplement the FBR (MA)
- Gateway to Medicaid in Most States

# What are SSA's work incentives?

SSA's rules that help disability beneficiaries go to work and continue to receive benefits and health care coverage as they test their ability to become more independent.

# SSDI

## Work Incentives

- ◆ Trial work period (TWP)
  - 9 service months (\$570) to test ability to work
- ◆ Extended period of Eligibility (EPE)
  - 36 months after TWP, cash benefits if under SGA (\$800)
- ◆ Extended Medicare Eligibility
  - Pre-TWWIIA: 39 months after TWP
  - TWWIIA: 39 months additional 54 months
- ◆ Medicare for people with disabilities who work

# Substantial Gainful Activity (SGA)

- The performance of work activity for pay or profit
- Monthly average earnings of over:
  - Disability: \$800 per month
  - Blind: \$1330 per month
- Exclusions: Impairment Related Work Expenses, Subsidy, Special Considerations

# SSI Work Incentives

- General Income Exclusion:
  - First \$20 of income per month does not count.
- Earned Income Exclusion:
  - First \$65 per month, and  $\frac{1}{2}$  of remainder does not count
- Student Exclusion Earned Income
- PASS – Plan to Achieve Self-Support
- Blind Work Incentives
- SSI payments for people who work – Section 1619a
- Continued Medical Assistance-Section 1619b

# TICKET TO WORK & WORK INCENTIVES IMPROVEMENT ACT OF 1999 (TWWIIA)

- Ticket to Work and Self-Sufficiency Program
- New work incentive service structure
- Work incentive enhancements
- Health insurance improvements
- Work incentive demonstration authority

# Ticket to Work and Self-Sufficiency

Most SSDI and SSI beneficiaries get tickets

- Program Manager – Maximus
- Providers of services - Employment Networks (EN)
- New payment system for ENs
  - Outcome payments (maximum of 60 months)
  - Outcome-Milestone payments

# Ticket to Work and Self-Sufficiency

- State VR agencies have special status
- Ticket Program is Effective:
  - ♦ MA & VT - February 2002
  - ♦ CT & NH - November 2002
  - ♦ ME & RI - Fall 2003



# New Work Incentives Service Structures -- Benefits Planning, Assistance and Outreach Programs (BPAOs)

- Benefits planning grants to community groups in all states
- Benefit specialists:
  - provide work incentive planning & assistance to SSA beneficiaries
  - conduct outreach
  - Work with other agencies

# New Work Incentive Structures-- Protection and Advocacy (PA)

- TWWIA provides that SSA make grants to protection and advocacy systems in all states to provide services to beneficiaries with disabilities in all states

# HEALTH INSURANCE IMPROVEMENTS

- MEDICARE: Additional 4 ½ years of coverage
- MEDICAID: Options for states to expand buy-in opportunities for people with disabilities

# Work Incentive Enhancements-- Expedited Reinstatement of Benefits

- Expedited Reinstatement (ER) applies after disability benefits end due to earnings from work
- Reinstatement, not new application, within 5 years if:
  - Unable to work due to same/related medical condition
- Temporary cash benefits for 6 months plus Medicare/Medicaid while SSA evaluates the condition

# Work Incentive Enhancements -- Changes to Continuing Disability Review (CDR) Process

- Beneficiaries using Ticket will not be selected for medical CDRs
- SSDI beneficiaries who have received benefits for 24 months and begin working will not have a medical CDR triggered based on the work

# DEMONSTRATION PROJECTS

- SSA Role:
  - ♦ Develop \$1 for \$2 demonstration project
  - ♦ Develop other experiments and demonstration projects as appropriate

# STATE PARTNERSHIP INITIATIVE

- Cooperative agreements to develop innovative projects to increase employment of people with disabilities

NH: Project Dollars and Sense

VT: Work Incentive Counseling and Assistance Program

# NEW PARTNERSHIPS

## Department of Labor

- Project EARN : Ticket to Hire
- Disability Program Navigator (DPN)



# SSA Informational Web Sites & Telephone No.:

- [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work)-WIs
- [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability)-  
Disability Insurance Information
- [www.socialsecurity.gov](http://www.socialsecurity.gov)-General  
Information
- 1-800-772-1213-General Info.